



Order Filed on September 19, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Robertson, Anschutz & Schneid, P.L.

6409 Congress Ave., Suite 100

Boca Raton, FL 33487

(561) 241-6901

Attorneys for Secured Creditor

Reverse Mortgage Solutions, Inc.

Aleisha C. Jennings 049302015

In Re:

Emilio Quisumbing and

Rebecca F. Quisumbing

Case No.: 14-31524

Chapter 13

Hearing Date: 8/14/2018

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: September 19, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Secured Creditor: Reverse Mortgage Solutions, Inc.

Secured Creditor's Counsel: Robertson Anschutz Schneid PL

Debtor's Counsel: Russell L. Low

Property Involved ("Collateral"): 1336 ROOSEVELT AVENUE, CARTERET, New Jersey

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for post-petition property taxes in the amount of \$13,112.29.

☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.

☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.

☐ The Debtor is assessed for _____ late charges at \$_____ per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$13,112.29

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$6560.00. Payment shall be made no later than 8/20/2018.

☐ Beginning on _____, regular monthly mortgage payments shall continue to be made in the amount of \$_____ for _____ months.

☒ Beginning on 9/20/2018, additional monthly cure payments shall be made in the amount of \$ 1625.00 for 3 months. A final payment of \$1677.29 shall be made on or before 12/20/2018 to cure the default.

☐ The amount of \$____ shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Immediate payment: Reverse Mortgage Solutions, Inc.
14405 Walters Rd., Suite 200
Houston, TX 77014

■ Regular monthly payment: Reverse Mortgage Solutions, Inc
14405 Walters Rd., Suite 200
Houston, TX 77014

☐ Monthly cure payment: _____

4. Debtor shall maintain and is responsible for continued payment of the property taxes and homeowner's insurance on the subject property.

5. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to timely make tax payments within seven (7) days of the date the payments are due and maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

It is further ORDERED that Secured Creditor may join the Debtor(s) and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Emilio Quisumbing
Rebecca F. Quisumbing
Debtors

Case No. 14-31524-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.
db/jdb +Emilio Quisumbing, Rebecca F. Quisumbing, 1336 Roosevelt Ave, Carteret, NJ 07008-1302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor Reverse Mortgage Solutions Inc bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Russell L. Low on behalf of Debtor Emilio Quisumbing rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Rebecca F. Quisumbing rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 8